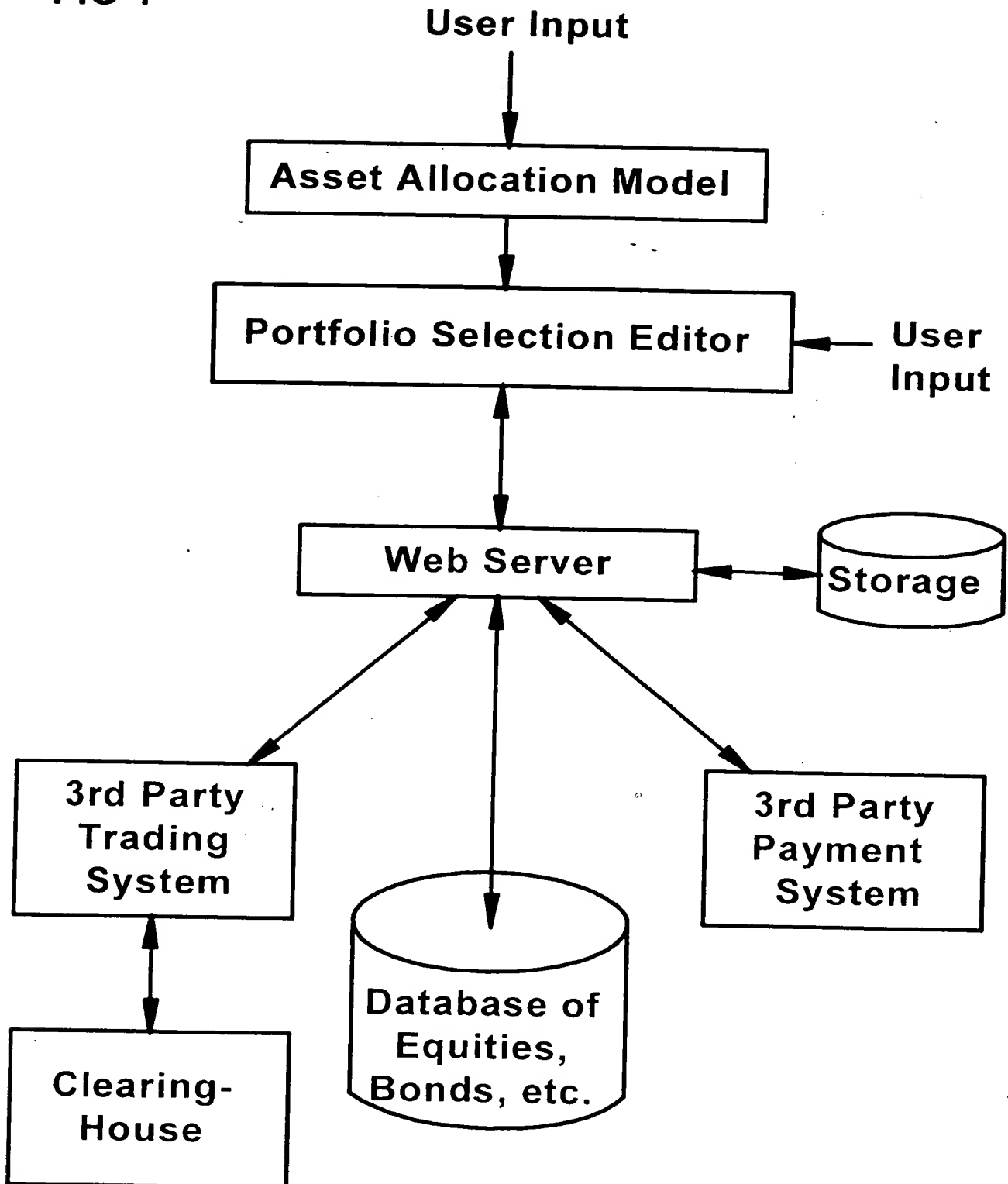


FIG 1



09031515-031138

FIG 2

1. Year of Birth: _____
2. Year of Retirement: _____
3. Marital Status (m/s): _____
4. Number of Children: _____
5. Year first child attends college: _____
6. Year second child attends college: _____
7. Year third child attends college: _____
8. Year fourth child attends college: _____
9. Cost of one year of college: \$ _____
10. Income: \$ _____
11. Liquid Assets: \$ _____
12. Liabilities: \$ _____
13. Spouse year of birth: _____
14. Annual income needed at retirement: \$ _____
15. Number of living parents to care for: _____
16. Year of birth of first living parent: _____
17. Year of birth of second living parent: _____
18. Year of birth of third living parent: _____
19. Year of birth of fourth living parent: _____
20. Annual cost of care for living parent: \$ _____
21. Risk factor (1-10, where 10 is high): _____

09038158-031198
RECEIVED

FIG 3

OUTPUT OF ASSET ALLOCATION MODEL

To reach your annual income at retirement, given the limitations and needs you have specified, you must invest annually in the following manner:

1. Long-term investments: \$20,000
2. Medium-term investments: \$10,000
3. Short-term investments: \$5,000

09038158-03198
BETTER BUSINESS

FIG 4

PORTFOLIO SELECTION EDITOR SCREEN

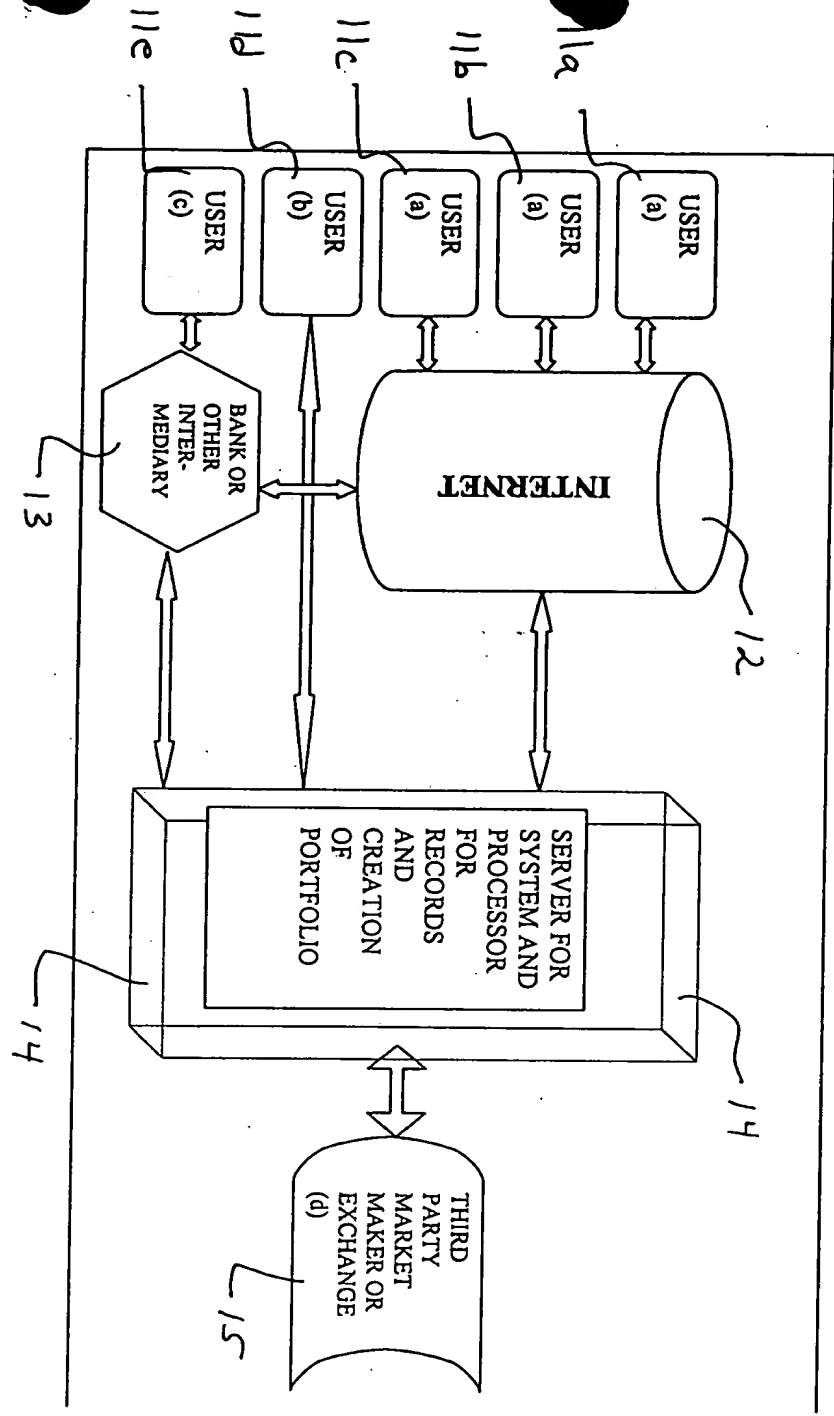
1. Price to Earnings (P/E) limit: _____
2. Capitalization floor (\$millions): _____
3. Specific Sectors
 - a. Telecommunications: _____
 - b. Software: _____
 - c. Computer: _____
 - d. Manufacturing: _____
 - e. Chemical: _____
 - f. Banking: _____
 - g. Transportation: _____
 - h. Medical: _____
 - i. Insurance: _____
 - j. Real Estate: _____
 - k. Entertainment: _____
 - l. Oil: _____
 - m. Energy: _____
 - n. Utilities: _____
4. Exclude companies with negative management practices (see definition in help): _____
5. Exclude companies with negative labor practices (see definition in help): _____
6. Exclude companies without organized labor workforces: _____
7. Include employee owned companies: _____
8. Include environmentally green companies: _____
9. Include only domestic companies: _____
10. Include foreign companies: _____
11. Risk limit relative to S&P 500: _____
12. Rate of return limitation relative to S&P 500: _____

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BETTER ESTEED

FIG 5

COMPANY	RISK RELATIVE TO S&P 500	DIFFERENTIAL RATE OF RETURN RELATIVE TO S&P 500
1. Company A (2.5%)	0.91	-10%
2. Company B (2.5%)	0.89	-11%
3. Company C (2.5%)	0.95	-5%
4. Company D (2.5%)	0.94	-6%
5. Company E (2.5%)	0.93	-7%
6. Company F (2.5%)	0.98	-2%
7. Company G (2.5%)	1.10	+10%
8. Company H (2.5%)	1.12	+12%
9. Company I (2.5%)	0.95	-4%
10. Company J (2.5%)	0.90	-10%
11. Company K (2.5%)	0.70	-20%
12. Company L (2.5%)	1.13	+11%
13. Company M (2.5%)	1.5	+20%
14. Company N (2.5%)	0.8	-15%
15. Company O (2.5%)	1.4	+12%
16. Company P (2.5%)	1.2	+10%
17. Company Q (2.5%)	1.01	+1%
18. Company R (2.5%)	0.99	-0.1%
19. Company S (2.5%)	1.15	+12%
20. Company T (2.5%)	1.7	+25%
21. Company U (2.5%)	1.72	+26%
22. Company V (2.5%)	1.55	+20%
23. Company W (2.5%)	0.88	-10%
24. Company X (2.5%)	0.77	-15%
25. Company Y (2.5%)	0.99	-1%
26. Company Z (2.5%)	1.22	+18%
27. Company AA (2.5%)	1.33	+22%
28. Company AB (2.5%)	0.88	-11%
29. Company AC (2.5%)	0.9	-1%
30. Company AD (2.5%)	1.14	+11%
31. Company AE (2.5%)	1.9	+29%
32. Company AF (2.5%)	0.6	-30%
33. Company AG (2.5%)	0.77	-15%
34. Company AH (2.5%)	0.9	-10%
35. Company AI (2.5%)	0.92	-8%
36. Company AJ (2.5%)	0.91	-9%
37. Company AK (2.5%)	0.6	-30%
38. Company AL (2.5%)	1.15	+10%
39. Company AM (2.5%)	1.55	+25%
40. Company AN (2.5%)	1.91	+30%

FIG 6



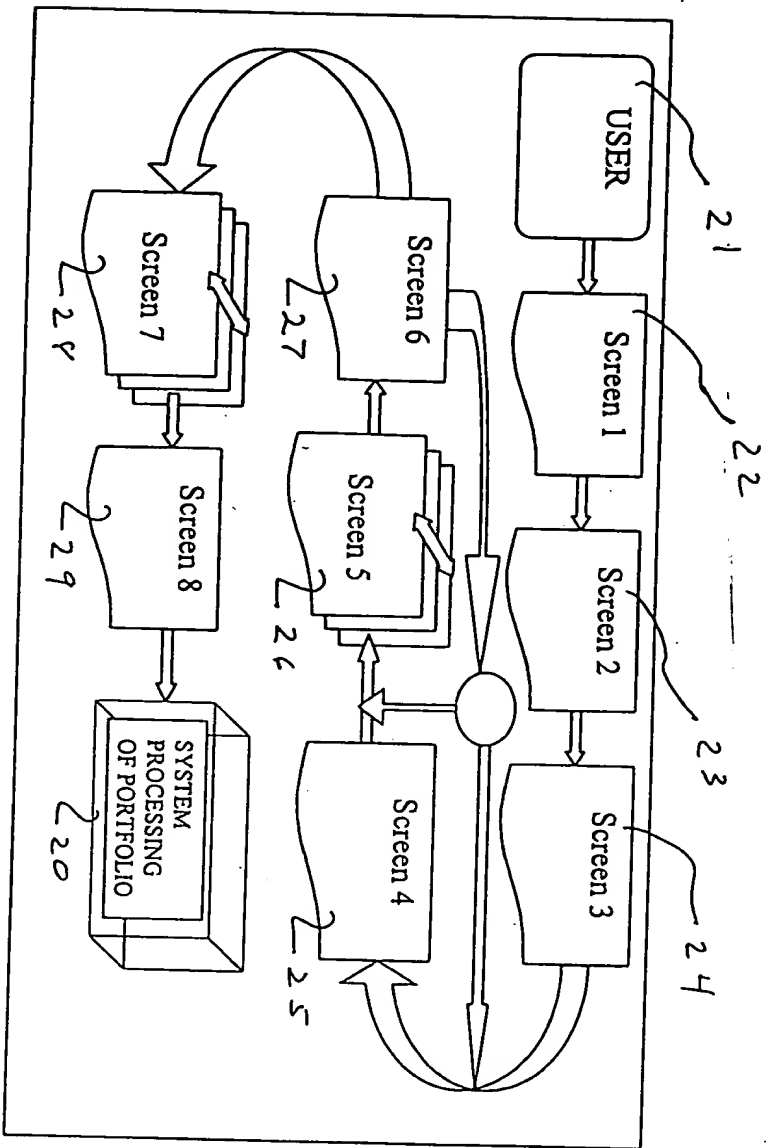


FIG 7

FIG 8

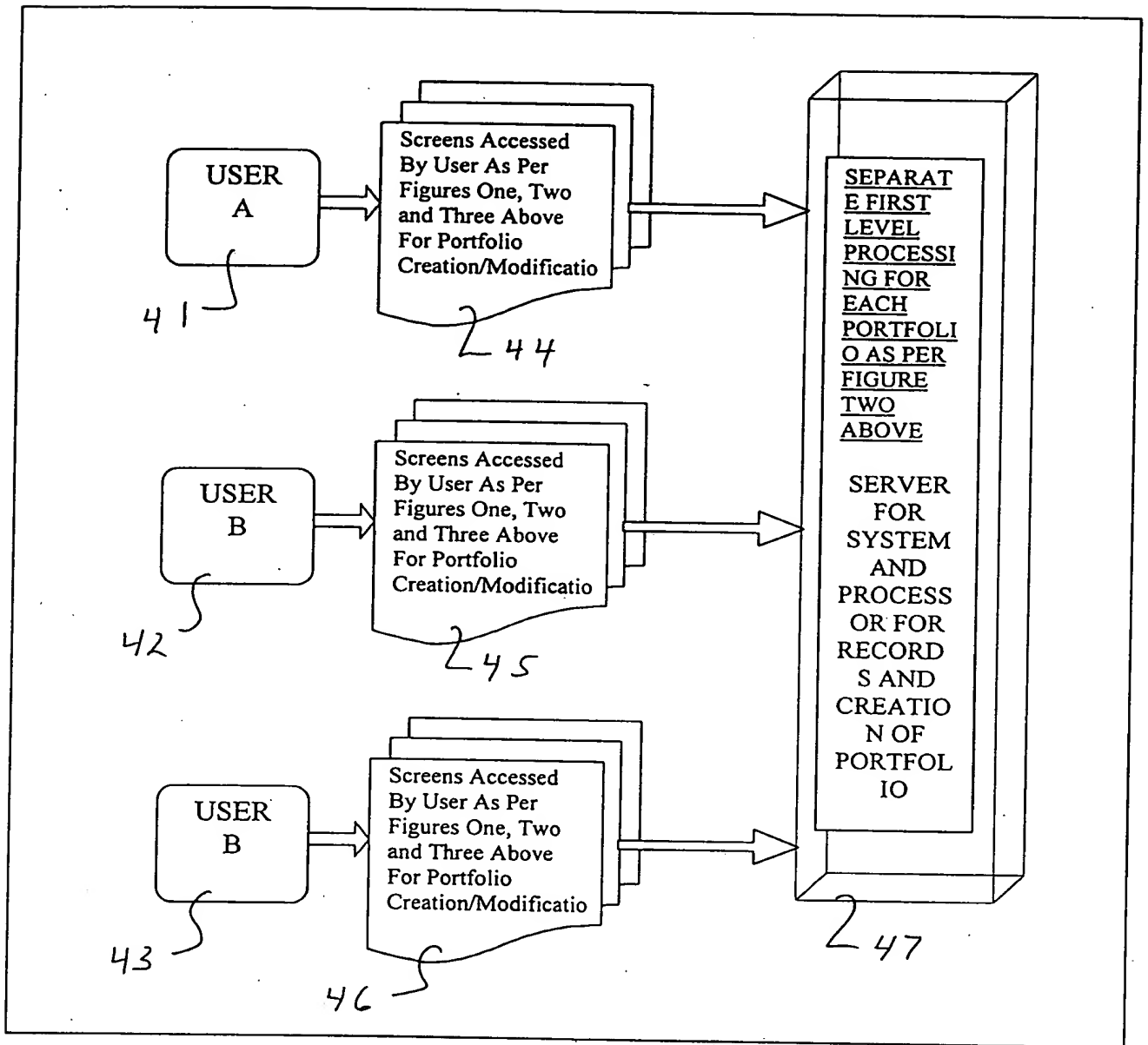


FIG 9

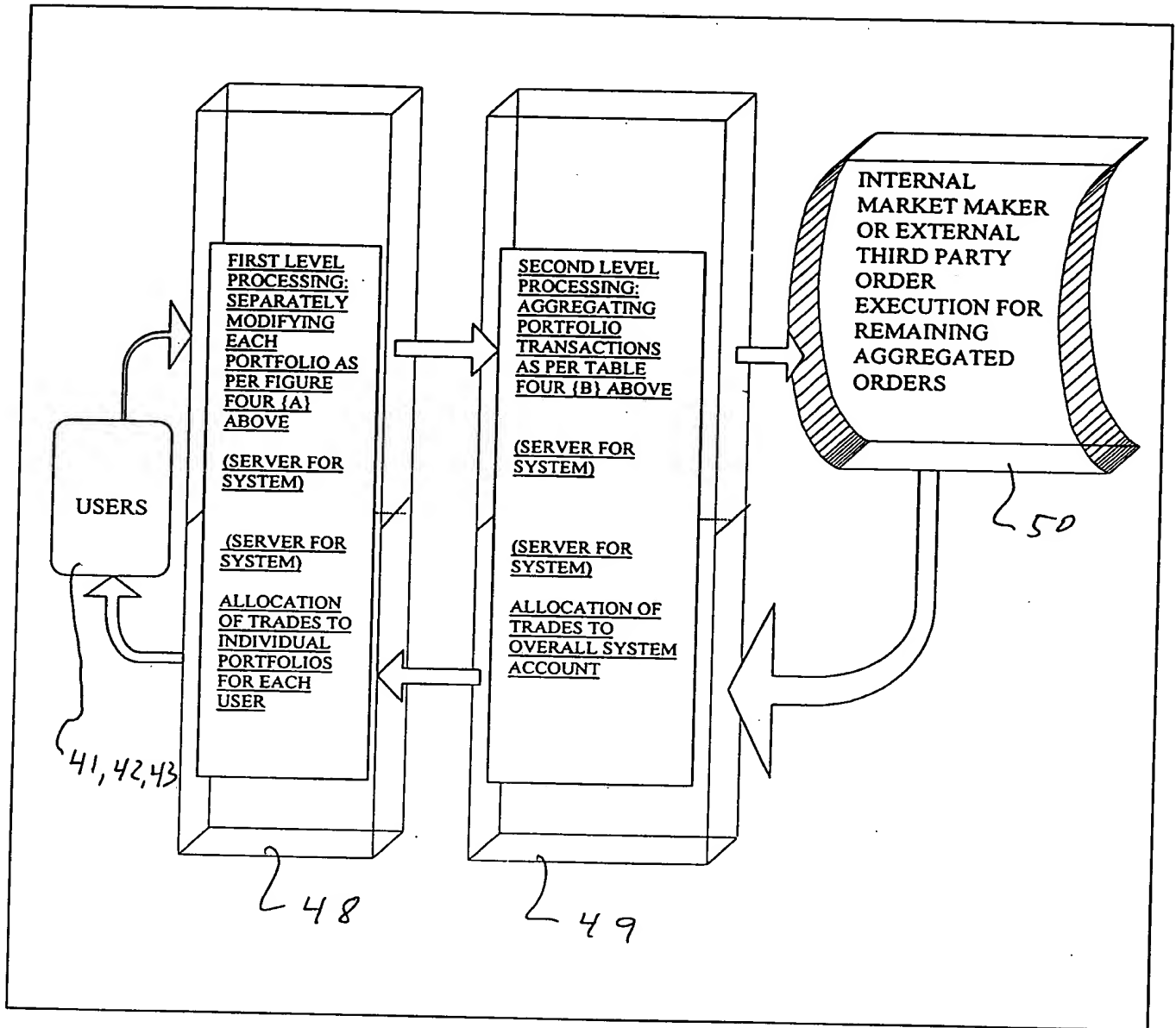


FIG 10

SAMPLE RESULTS FROM
USER SELECTIONS AND INDIVIDUAL PORTFOLIO PROCESSING
AS PER FIGURE FOUR {A} ABOVE

USER by RESULT OF PORTFOLIO ADJUSTMENT	SECURITY A		SECURITY B		SECURITY C	
	BUY	SELL	BUY	SELL	BUY	SELL
USER A	100		200		100	
USER B		50		50		100
USER C	150			150		50
Number of Trades Under Traditional Brokerage; Total = 9	2	1	1	2	1	2

FIG 11

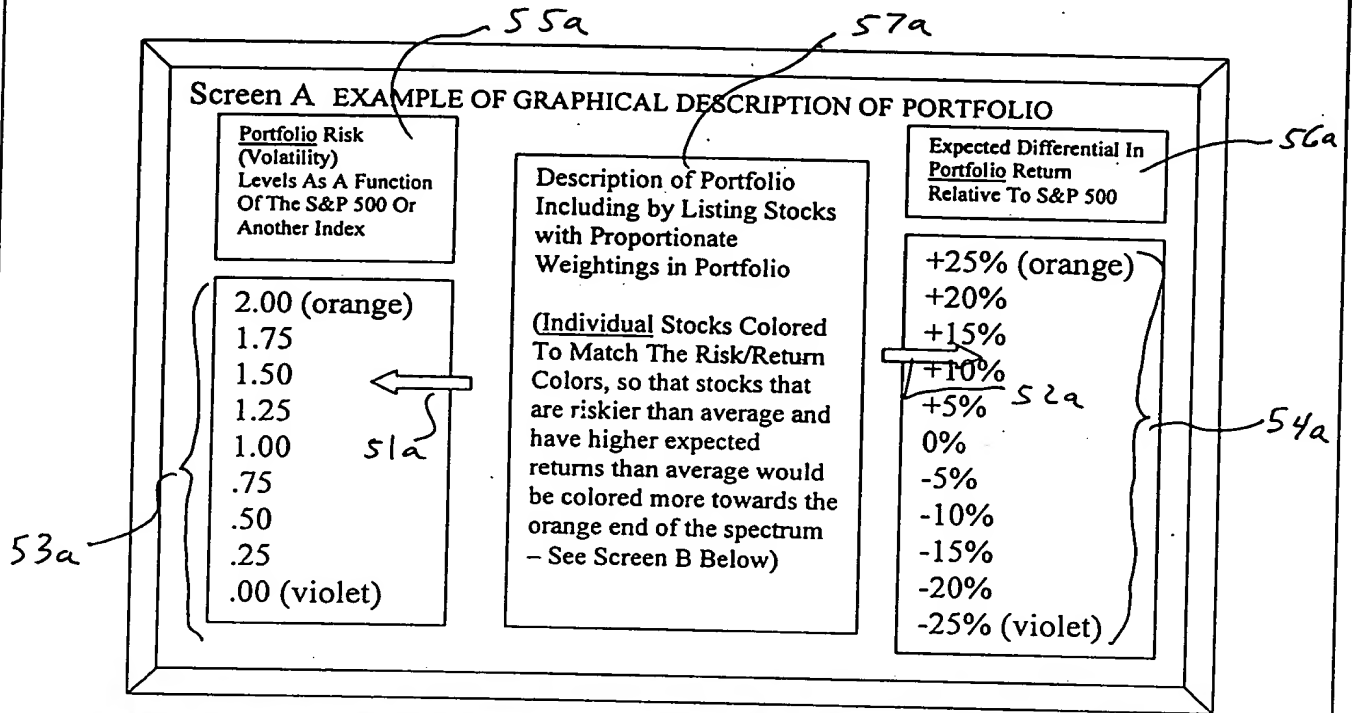
* * *

SAMPLE RESULTS FROM
AGGREGATION OF INDIVIDUAL PORTFOLIOS PROCESSED THROUGH THE
INVENTION'S ALGORITHMS
USED IN FIGURE FOUR {B} BELOW

Totals	250	50	200	200	100	100 150
Net User Trades	200		0			50
Number of Trades With The Invention: No Netting = 6	1	1	1	1	1	1
Netted = 2	1					1

FIG 12

FIG 13



55b 57b 58b 56b

Screen B DETAIL OF SAMPLE PORTFOLIO LISTING IN SCREEN A

Risk Relative to S&P 500	Stock	% in Portfolio	Differential Return Relative to S&P 500
.9 (blue)	A Company Common - 57c	5	-15% (blue)
.8 (indigo)	B Company Preferred	5	-25% (indigo)
.7 (violet)	C Company Bond	10	-15% (blue)
1.7. (orange)	D Company Non-U.S. Common	35	+25% (orange)
1.6. (yellow-orange)	E Company Common	25	+20% (yellow-orange)
.95 (green-blue)	F Company Common	20	0% (green)

55c 55d 55e 55f 55g 55h 56c 56d 56e 56f 56g 56h

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